



— State of —
North Dakota
Office of the Governor
John Hoeven
Governor

PROCLAMATION
GET SMART ABOUT CREDIT DAY
OCTOBER 21, 2004

WHEREAS, every year, more and more college students have credit cards of their own and a majority of them have never taken a class in personal finance; and

WHEREAS, teenagers today have increasing amounts of money to spend at their leisure; and

WHEREAS, creating a strong credit history early in life is crucial to future financial planning and needs, and basic education in financial and economic studies can help form a lifetime of habits devoted to saving, wise use of credit, and fiscal responsibility; and

WHEREAS, the North Dakota Bankers Association encourages and assists schools and banks in developing and delivering financial education programs to citizens of all ages; and

WHEREAS, last year, North Dakota banks provided financial education to more than 5,000 individuals through more than 170 education programs; and

NOW, THEREFORE, as Governor of the State of North Dakota, I do hereby proclaim October 21, 2004, **GET SMART ABOUT CREDIT DAY** in the state of North Dakota.

/s/
John Hoeven
Governor

Attest:

/s/
Alvin A. Jaeger
Secretary of State